

Private EV Motor Insurance Plan

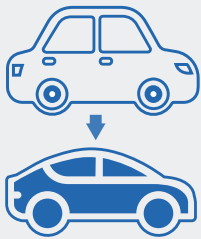
Drive Green with extra peace of mind!

As our society is becoming more concerned about the well-being of our planet and sustainability, electric vehicles (EVs) have grown in popularity and demand in recent years, reflecting our collective desire for greener solutions. That's why we have tailored a unique insurance plan for electric vehicle owners. This plan isn't just about covering your EV; it's about providing you with peace of mind as you embrace this cutting-edge technology.

Insure with us and let's drive towards a greener, cleaner, and more sustainable future together!



Our Private EV Motor Insurance Plan offers the following highlighted benefits:



Up to three years new-for-old EV replacement and zero depreciation¹

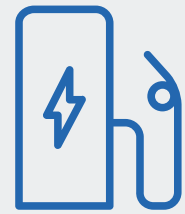
- Extend the 0% betterment contribution in repairing for up to three years
- To replace an EV in case of total loss, customers might need to pay the full first registration tax when there is no one-for-one replacement. In the Zurich new-for-old EV replacement benefit, customers will not need to worry about the payment and relevant tax as Zurich will replace an EV of the same make and model to the customer within three years after the first registration of the EV



Advanced technology coverage

Want to make use of your smart EV to the fullest?

- We provide protection for damage caused to your EV and third party property when using advanced driving assistance technologies installed by the motor car manufacture, such as auto-parking. (These technologies must be approved by the Transport Department)



Comprehensive charging protection

- Cover for battery damage that may occur during charging process
- Cover accidental damage of your self-owned electric car charger
- Cover any damages caused to the third party (including charger) while charging
- Increased charger third party liability: maximum indemnity limit to HKD 20,000,000



Peace of mind while get your car fixed

- Temporary substitute vehicle or taxi expense reimbursement benefits
- HKD 1,000 cash benefit if the repair time exceeds 14 days when temporary substitute vehicle or reimbursement of taxi expense are not requested



On the road support

- Provide 24-hour emergency support when your EV break down on the road, including accident due to depleted battery
- Offer taxi allowance (up to HKD 200 per assistance case, maximum of one claim per year) when towing service is required because of depleted battery



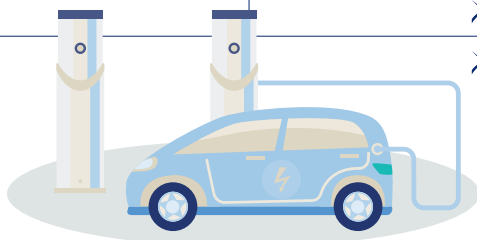
We go extra miles for sustainability...

We're committed to sustainable development!

- Industry-leading benefit: cover the cost of environmental friendly battery disposal treatment in the case of total loss

Highlighted benefits

Benefits	Third party liability only	Comprehensive
Coverage tailor-made for EVs		
New for old replacement	✗	Up to 3 years including relevant tax benefit applied ¹
Betterment policyholder contribution	✗	0% up to 3 years including relevant tax benefit applied ¹
Battery damage during charging coverage	✗	✓
Charging station damage (self-owned) coverage	✗	✓ Up to HKD5,000 per accident
EV charger third party liability	Up to HKD 20,000,000 per accident	Up to Up to HKD 20,000,000 per accident
Advanced driver assistance technology coverage	✓ (cover the damage aroused from third party liability only)	✓
Cost for sustainable way of battery disposal (if total loss)	✗	✓
General coverage		
Own damage, fire and theft cover	✗	✓
Third party bodily injury	HKD 100,000,000	
Third party property damage	Options from HKD 2,000,000 up to HKD 10,000,000	
Motor personal accident	✗	✓
Medical expenses	✗	✓
CFD Protection	✗	✓
Front windscreen excess waiver and cashless service	✗	✓
Temporary substitute vehicle and option of repairing benefit	✗	Options of: 1) HKD 4,000 for rental fee of substitute vehicle; or 2) HKD 2,000 for taxi fee reimbursement; or 3) HKD 1,000 cash allowance for repairing time exceeding 14 days
24-hour emergency roadside repair service	✗	✓ (Including battery depletion)
24-hour towing service	✗	✓
Claim recovery service	✗	✓



Hassle-free claims service

We care about our customers! That's why we are committed to delivering efficient and hassle-free claims services for you, including:

Garage-Pro service

- If you repair your vehicle at our designated garage, you'll receive exclusive privileges that upgrade your experience, including free delivery² and cleaning of the interior and exterior services after repair and 18-month repair warranty³. With these added perks, you can enjoy our repair services with extra peace of mind.

Cashless windscreen repairing service

- If your vehicle's windscreen is damaged, we offer cashless windscreen repairing service⁴. Simply drive to one of our network garages listed on the motor insurance claim page and click on the "Zurich garage network" icon; or you can choose your preferred repairing location⁵ (except for customers with vehicles insured under specified motor schemes).

Claims recovery service

- In the event of an accident caused by a third party, we'll handle the process of seeking compensation from the liable third party on your behalf, minimizing your loss, legal liability and saving your valuable time. If the process is successful, the amount recovered may be reimbursed against the excess amount you've already paid. You can continue to enjoy the benefit of your CFD.

1. Only apply to the first and second registration of the car with the Transport Department and the registration must be made within 12 months from the date of manufacture and insured's estimated value of the electric vehicle must be at least the same as the new replacement value (reasonable market value for brand new same make and model EV) of the motor car at the time of effective date. Please refer to policy wording for details.
2. Eligible to private motor car under the comprehensive motor insurance policy only.
3. Validity begins from the date your repaired car is delivered to the insured car owner.
4. Subject to the coverage of the Private Motor Car Insurance – Electric Vehicle, as well as the policy terms and conditions.
5. Service charge may apply for on call service (to repair the windscreen at the location the insured designated) to individual distant areas.

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¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

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